

Information to identify the case:			
Debtor 1	Dione Darnell Isidore		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov			
Case number: 17-52193-wlh			
Social Security number or ITIN		xxx-xx-8284	
EIN		___-____-____	
Social Security number or ITIN		____-	
EIN		___-____-____	
Date case filed for chapter		13 2/6/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dione Darnell Isidore	
2. All other names used in the last 8 years		
3. Address	590 Camano Way McDonough, GA 30253	
4. Debtor's attorney	Howard P. Slomka Slomka Law Firm 2nd Floor 1069 Spring Street, NW Atlanta, GA 30309	Contact phone 678-732-0001 Email: shawn@slomkalawfirm.com
5. Bankruptcy trustee	Nancy J. Whaley Nancy J. Whaley Standing Chapter 13 Trustee 303 Peachtree Center Avenue Suite 120 Atlanta, GA 30303	Contact phone (678) 992-1201 www.njwtrustee.com
6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000

For more information, see page 2

Debtor **Dione Darnell Isidore**

Case number **17-52193-wlh**

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p>March 13, 2017 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.</p> <p>TO OTHER PARTIES: Objections to confirmation shall be filed seven days prior to the meeting. Objections arising from the meeting must be filed within seven days of the meeting.</p>	<p>Location: Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>To file a claim electronically, visit www.ganb.uscourts.gov and access the ePOC tab.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 5/12/17</p> <p>Filing deadline: 6/12/17</p> <p>Filing deadline: 8/7/17</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</p>	<p>The plan, if not included with this notice, will be mailed when filed. The hearing on confirmation will be held: Date: 4/19/17, Time: 01:30 PM, Location: Courtroom 1403, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Georgia

In re:
 Dione Darnell Isidore
 Debtor

Case No. 17-52193-wlh
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 113E-9

User: workmans
 Form ID: 3091

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db +Dione Darnell Isidore, 590 Camano Way, McDonough, GA 30253-8378
 20490800 Academy Mortgage Corpo, 7800 S. 1220 E., Sandy, UT 84094
 20490801 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 20490807 Friedmans Jewelers, 4 State St, Savannah, GA 31401
 20490810 +Militaryloans.com, Po Box 9731, Las Vegas, NV 89191-0731
 20490812 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
 20490813 +Omni Financial Of Texa, Po Box 278, Killeen, TX 76540-0278

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: shawn@slomkalawfirm.com Feb 07 2017 21:21:11 Howard P. Slomka,
 Slomka Law Firm, 2nd Floor, 1069 Spring Street, NW, Atlanta, GA 30309
 tr +E-mail/Text: ecf@njwtrustee.com Feb 07 2017 21:23:56 Nancy J. Whaley, Nancy J. Whaley,
 Standing Chapter 13 Trustee, 303 Peachtree Center Avenue, Suite 120,
 Atlanta, GA 30303-1286
 20490802 +EDI: CAPITALONE.COM Feb 07 2017 20:53:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 20490803 +EDI: CAPONEAUTO.COM Feb 07 2017 20:53:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 20490804 +EDI: WFNNB.COM Feb 07 2017 20:53:00 Comenitycb/gordon, Po Box 182120,
 Columbus, OH 43218-2120
 20490805 +EDI: RCSFNBMARIN.COM Feb 07 2017 20:53:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 20490806 +EDI: AMINFOFP.COM Feb 07 2017 20:53:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 20490808 EDI: GADEPTOFREV.COM Feb 07 2017 20:53:00 Georgia Department of Revenue,
 1800 Century Blvd, Suite 17200, Atlanta, GA 30345
 20490809 EDI: IRS.COM Feb 07 2017 20:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 20490811 +EDI: NFCU.COM Feb 07 2017 20:53:00 Navy Federal Cr Union, 820 Follin Lane,
 Vienna, VA 22180-4907
 20490815 +EDI: PRA.COM Feb 07 2017 20:53:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Suite 100, Norfolk, VA 23502-4952
 20490816 +EDI: SWCR.COM Feb 07 2017 20:53:00 Southwest Credit Syste, 4120 International Parkway,
 Carrollton, TX 75007-1958
 20490817 EDI: RMSC.COM Feb 07 2017 20:53:00 Synccb/Ashley Home Store, PO Box 965036,
 Orlando, FL 32896-5036
 20495483 +E-mail/Text: usagan.bk@usdoj.gov Feb 07 2017 21:22:31 U. S. Attorney,
 600 Richard B. Russell Bldg., 75 Ted Turner Drive, SW, Atlanta GA 30303-3315
 20490818 +EDI: USAA.COM Feb 07 2017 20:53:00 Usaa Savings Bank, Po Box 47504,
 San Antonio, TX 78265-7504

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20490814 Pioneerml Inc

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2017 at the address(es) listed below:

Howard P. Slomka on behalf of Debtor Dione Darnell Isidore shawn@slomkalawfirm.com,
 notices123@gmail.com; jennifer@slomkalawfirm.com; shawn@slomkalawfirm.com; slomkalawfirm@gmail.com; c
 ourt@myatllaw.com; myecfcalendar@gmail.com
 Nancy J. Whaley ecf@njwtrustee.com

TOTAL: 2